

SUMMARY OF ESTIMATED ANNUAL BURDEN
[OMB No. 3064-0112]

Information collection (IC) (obligation to respond)	Type of burden (frequency of response)	Number of respondents	Number of responses per respondent	Average time per response (HH:MM)	Annual burden (Hours)
1. Real Estate Lending Standards, 12 CFR 365 (Mandatory).	Recordkeeping (Annual)	2,647	1	20:00	52,940
Total Annual Burden (Hours)					52,940

Source: FDIC.

General Description of Collection: Section 1828(o) of the Federal Deposit Insurance Act requires each federal banking agency to adopt uniform regulations prescribing real estate lending standards. Part 365 of the FDIC Rules and Regulations, which implements section 1828(o), requires institutions to have real estate lending policies that include (a) limits and standards consistent with safe and sound banking practices; (b) prudent underwriting standards, including loan-to-value ratio (LTV) limits that are clear and measurable; (c) loan administration policies; (d) documentation, approval and reporting requirements; and (e) a requirement for annual review and approval by the board of directors. The rule also establishes supervisory LTV limits and other underwriting considerations in the form of guidelines. There is no change in the substance or methodology of this information collection. The estimated annual burden has decreased by 8,780 hours, from 61,720 hours to 52,940 hours, due to a reduction in the number of respondents.

Request for Comment

Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the FDIC's functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collection, including the validity of the methodology and assumptions used; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. All comments will become a matter of public record.

Federal Deposit Insurance Corporation.

Dated at Washington, DC, on October 8, 2026.

Jennifer M. Jones,

Deputy Executive Secretary.

[FR Doc. 2026-20875 Filed 10-9-26; 8:45 am]

BILLING CODE 6714-01-P

FEDERAL HOUSING FINANCE AGENCY

[No. 2026-N-13]

Privacy Act of 1974; System of Records

AGENCY: Federal Housing Finance Agency.

ACTION: Rescindment of a System of Records Notice.

SUMMARY: In accordance with the requirements of the Privacy Act of 1974, as amended, and Office of Management and Budget (OMB) Circular No. A-108, "Federal Agency Responsibilities for Review, Reporting, and Publication under the Privacy Act," the Federal Housing Finance Agency (FHFA or Agency) proposes to rescind an existing System of Records Notice (SORN). The SORN being rescinded, "Parking Program Records, FHFA-12," was originally published on June 8, 2011, and amended on October 8, 2015. This system of records contains information used to administer the Agency's parking program. In order to streamline FHFA's program administration and ensure consistent management of similar categories of records, the Agency is consolidating its parking program records with its transit subsidy records. Both systems of records will be maintained under the SORN FHFA-11, which is being simultaneously revised and retitled "Transit Subsidy and Parking Program Records, FHFA-11."

DATES: FHFA is publishing this rescission notice on the same day as the modified SORN FHFA-11, which will cover the records previously maintained under FHFA-12. This proposed action will be effective without further notice on October 13, 2026, unless otherwise

revised pursuant to comments received. Comments must be received on our before November 12, 2026. FHFA will publish a new notice if the effective date is delayed in order for the Agency to review the comments or if changes are made based on comments received.

ADDRESSES: Submit comments to FHFA, identified by "No. 2026-N-13," using any one of the following methods:

- *Agency website:* <https://www.fhfa.gov/regulation/federal-register?comments=open>.

- *Email:* RegComments@fhfa.gov. Please include "Comments/No. 2026-N-13" in the subject line of the message.

- *Hand Delivered/Courier:* The hand delivery address is: Clinton Jones, General Counsel, Attention: Comments/No. 2026-N-13, Federal Housing Finance Agency, 400 Seventh Street SW, Washington, DC 20219. The package should be delivered to the Seventh Street entrance Guard Desk, First Floor, on business days between 9 a.m. and 5 p.m., EST.

- *U.S. Mail, United Parcel Service, Federal Express, or Other Mail Service:* The mailing address for comments is: Clinton Jones, General Counsel, Attention: Comments/No. 2026-N-13, Federal Housing Finance Agency, 400 Seventh Street SW, Washington, DC 20219. *Please note that all mail sent to FHFA via the U.S. Postal Service is routed through a national irradiation facility, a process that may delay delivery by approximately two weeks. For any time-sensitive correspondence, please plan accordingly.*

See **SUPPLEMENTARY INFORMATION** for additional information on submission and posting of comments.

FOR FURTHER INFORMATION CONTACT: Brent Burris, Senior Agency Official for Privacy, or LaRima Coleman, Assistant General Counsel, at privacy@fhfa.gov, (202) 649-3803 (not a toll-free number), or Federal Housing Finance Agency, 400 Seventh Street SW, Washington, DC 20219. For TTY/TRS users with hearing and speech disabilities, dial 711 and ask

to be connected to the contact number above.

SUPPLEMENTARY INFORMATION:

I. Comments

FHFA seeks public comments on the rescindment of the SORN identified in this notice and will take all comments into consideration. Comments, including any personally identifiable information such as name and contact information, will be posted on the FHFA public website at <https://www.fhfa.gov>, except as described below. Commenters should submit only information that the commenter wishes to make available publicly. FHFA will not redact personally identifiable information once it is submitted. Commenters who do not wish to be identified by their comments may submit their comments anonymously. FHFA may post only a single representative example of identical or substantially identical comments, and in such cases will generally identify the number of identical or substantially identical comments represented by the posted example. FHFA may, in its discretion, redact or refrain from posting all or any portion of any comment that contains content that is obscene, vulgar, profane, or threatens harm. All comments, including those that are redacted or not posted, will be retained in their original form in FHFA's internal file and will be considered as required by all applicable laws. Commenters who would like FHFA to consider any portion of their comment exempt from disclosure on the basis that it contains trade secrets, or financial, confidential or proprietary data or information, should follow the procedures in section IV.D. of FHFA's *Policy on Communications with Outside Parties in Connection with FHFA Rulemakings*, see https://www.fhfa.gov/sites/default/files/documents/Ex-Parte-Communications-Public-Policy_3-5-19.pdf. FHFA cannot guarantee that such data or information will remain confidential if disclosure is sought pursuant to an applicable statute or regulation. See 12 CFR 1202.8, 12 CFR 1214.2, and FHFA's *FOIA Reference Guide* at <https://www.fhfa.gov/about/foia-reference-guide> for additional information.

II. Rescinded System of Records

FHFA is rescinding the SORN titled, "Parking Program Records, FHFA-12," which was published at 76 FR 33286 on June 8, 2011, and amended at 80 FR 60900 on October 8, 2015. The parking program records currently maintained under FHFA-12 will be consolidated into and covered by the proposed

SORN, "Transit Subsidy and Parking Program Records, FHFA-11," which is being revised concurrently to explicitly incorporate these records. Combining these records under a single, updated SORN eliminates unnecessary duplication, improves clarity for the public, and reflects the operational alignment of the two programs. Rescinding FHFA-12 will have no adverse impact on individuals, as the information will continue to be protected and maintained under the revised "Transit Subsidy and Parking Program Records, FHFA-11."

For the reasons explained immediately above, the following system of records is rescinded:

SYSTEM NAME AND NUMBER:

Parking Program Records, FHFA-12.

HISTORY:

The system of records was published in full in the **Federal Register** at 76 FR 33286 (June 8, 2011), amended at 80 FR 60900 (Oct. 8, 2015).

Clinton Jones,

General Counsel, Federal Housing Finance Agency.

[FR Doc. 2026-20826 Filed 10-9-26; 8:45 am]

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FEDERAL HOUSING FINANCE AGENCY

[No. 2026-N-14]

Privacy Act of 1974; System of Records

AGENCY: Federal Housing Finance Agency.

ACTION: Notice of a Modified System of Records.

SUMMARY: In accordance with the requirements of the Privacy Act of 1974, as amended, (Privacy Act), the Federal Housing Finance Agency (FHFA or Agency) is proposing to modify an existing system of records currently titled, "Transit Subsidy Program Records, FHFA-11." This system of records will consolidate and incorporate the records previously maintained in the "Parking Program Records, FHFA-12" system of records, 76 FR 33294 (June 8, 2011). Effective upon publication of this notice, FHFA will maintain all transit benefit and parking program records within the revised FHFA-11 system of records to streamline recordkeeping, eliminate duplicative systems, and reflect current program operations. As part of this consolidation, FHFA-12 is being formally rescinded and all relevant

information maintained within that system is integrated into the updated FHFA-11 SORN. FHFA-11 contains documentation, to the extent not covered by any other system, pertaining to employees who apply for and receive parking and transit subsidy program benefits for use in parking at or commuting to their official duty station whether by commercial or public transit systems, or by bicycle. The records are used to administer the FHFA transit subsidy and parking program to determine eligibility; process applications; verify enrollment; track benefits and manage employee participation; facilitate and track reservations for government vehicles; and facilitate coordination with transit authorities, benefit administrators, and the payroll office. The proposed modifications include revising the: (1) title of the system; (2) system security classification; (3) system location; (4) system manager; (5) legal authorities for maintenance of the system; (6) purpose of the system; (7) categories of individuals covered by the system; and (8) categories of records maintained in the system. Changes also include the revision and addition of routine uses; removal of the Disclosure to Consumer Reporting Agencies section; and updating the policies and practices for storage of records, the policies and practices for the retrieval of records, the policies and practices for the retention and disposal of records, and the administrative, technical, and physical safeguards. Revisions also include minor updates for clarity and consistency.

DATES: In accordance with 5 U.S.C. 552a(e)(4) and (11), this modified system of records will go into effect without further notice on October 13, 2026, unless otherwise revised pursuant to comments received. New routine uses will go into effect on November 12, 2026. Comments must be received on or before November 12, 2026. FHFA will publish a new notice if the effective date is delayed for the Agency to review the comments or if changes are made based on comments received.

ADDRESSES: Submit comments to FHFA, identified by "No. 2026-N-14," using any one of the following methods:

- **Agency website:** <https://www.fhfa.gov/regulation/federal-register?comments=open>.

- **Email:** RegComments@fhfa.gov. Please include "Comments/No. 2026-N-14" in the subject line of the message.

- **Hand Delivered/Courier:** The hand delivery address is: Clinton Jones, General Counsel, Attention: Comments/